

Fig. 1

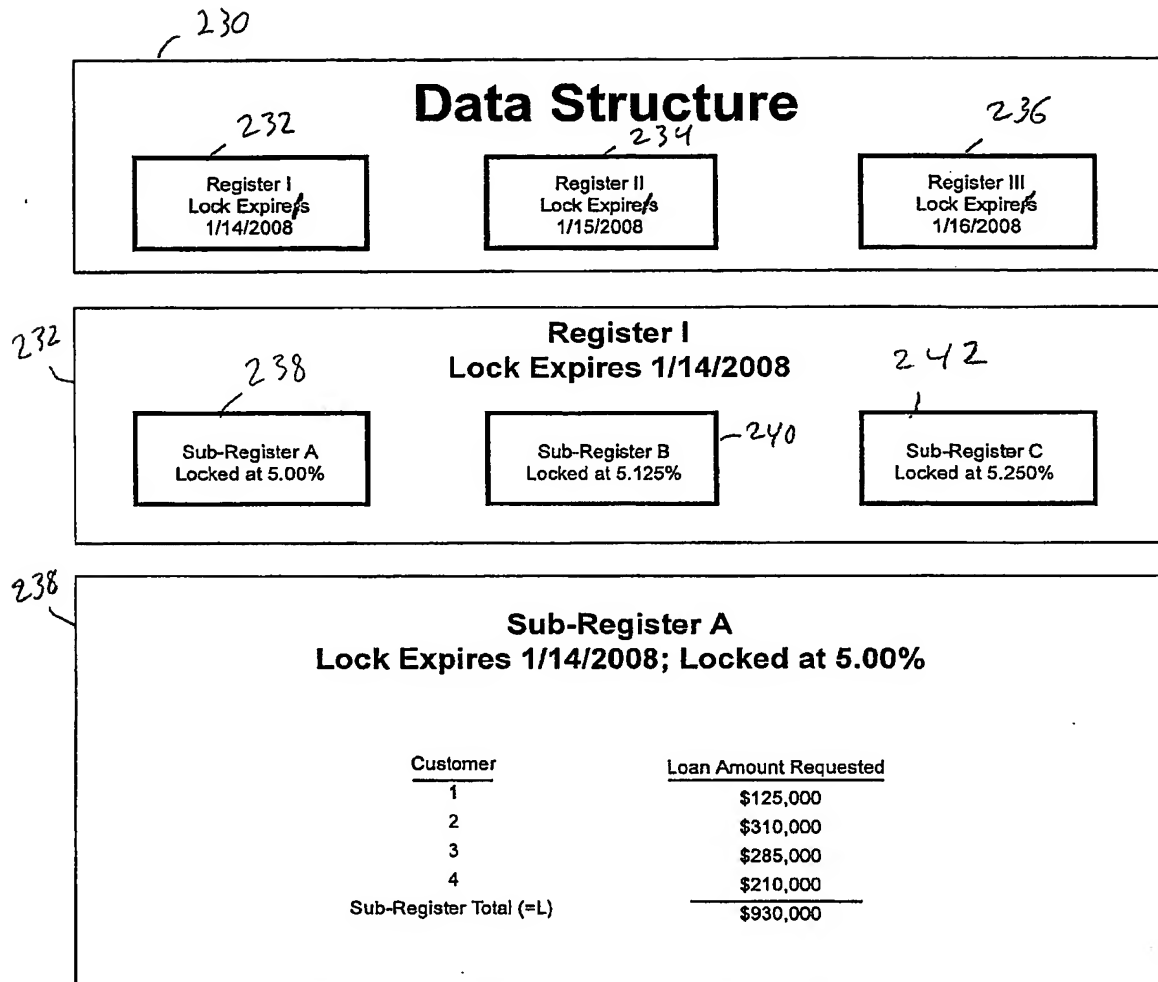


Fig. 2

Rate Lock Updating

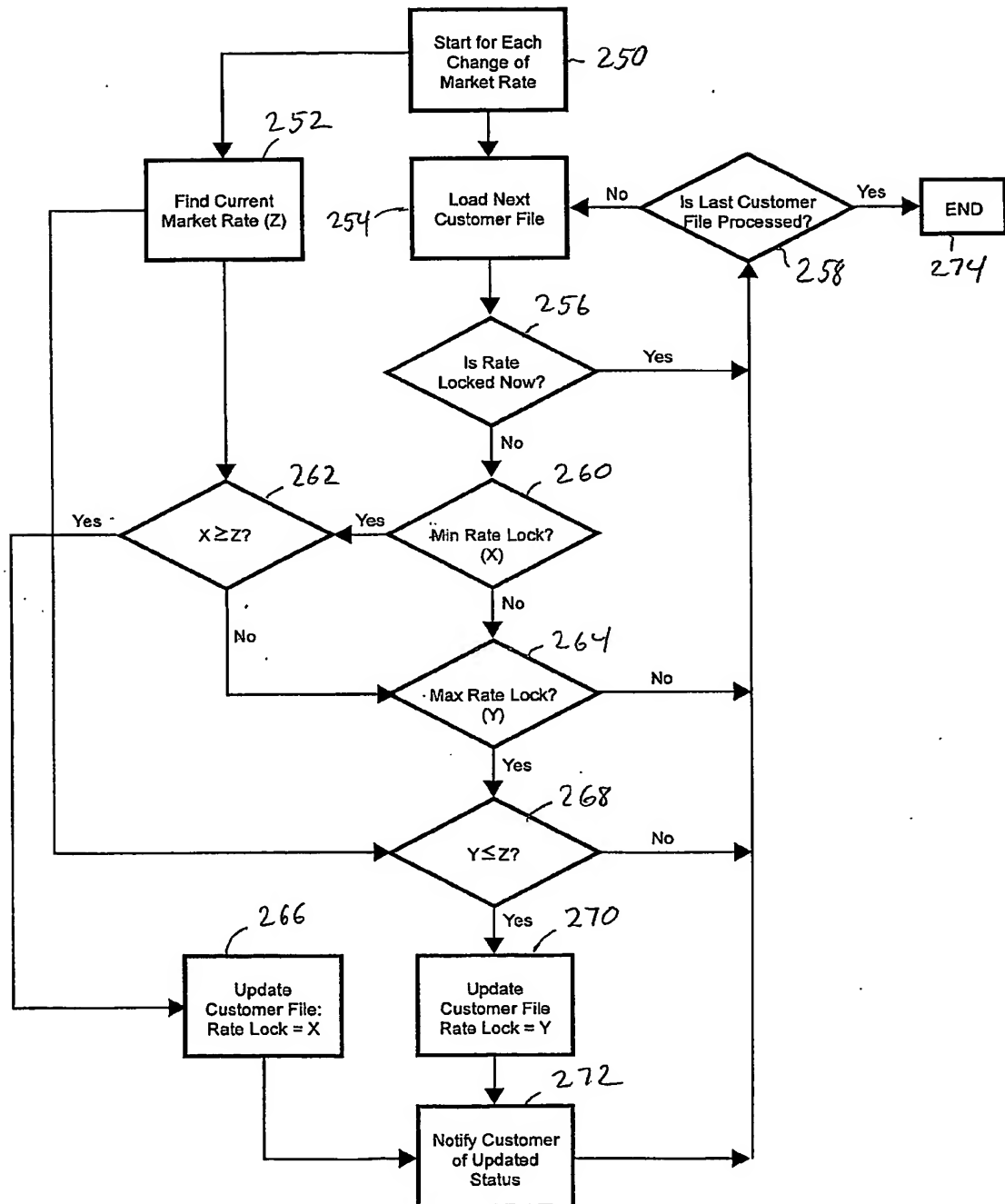
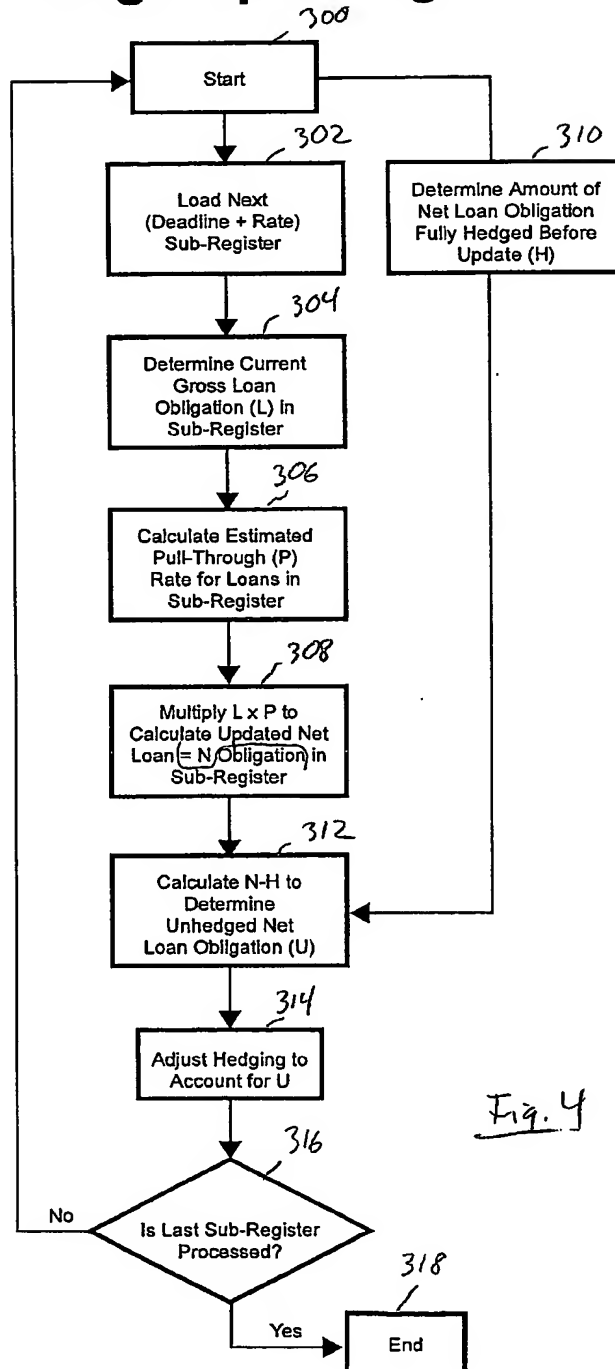
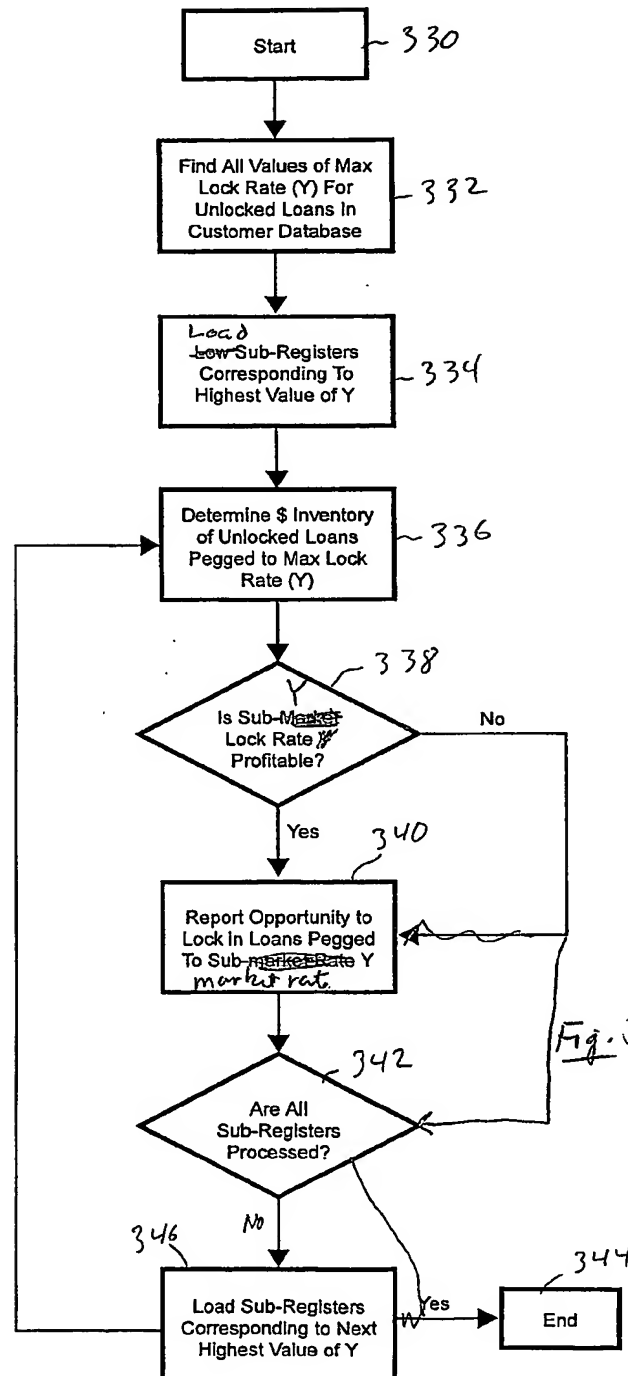


Fig 3

Hedge Updating



Opportunity Updating



Price Opportunity Updating

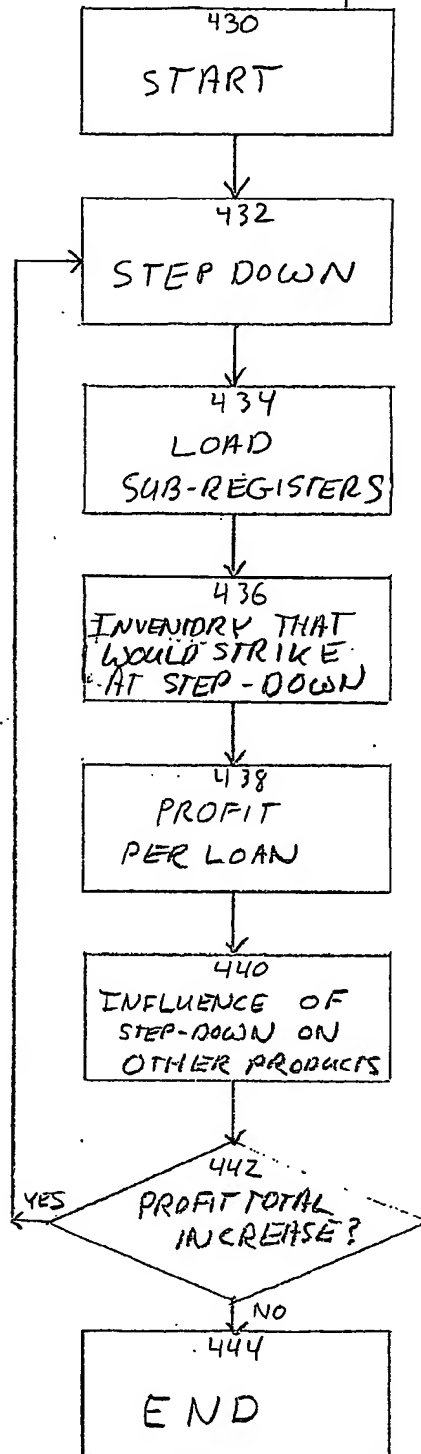


FIG. 6